

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10711613	
	Filing Date		2004-09-28	
	First Named Inventor	Fred Bishop		
	Art Unit	2162		
	Examiner Name	To, Baoquoc N.		
Attorney Docket Number		54022.3100		

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/BT/	1	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
	2	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>
	3	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
	4	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
	5	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>
	6	"The Chase Manhattan Bank Today Announced a Comprehensive Program to Enhance the Value of All of its Credit Cards," PR Newswire, 12/18/1986	<input type="checkbox"/>
	7	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>
	8	CRUMBAUGH, Darlene M., "Effective Marketing Positions: Check card as consumer lifeline," Hoosier Banker, 04/1998, page 10, vol. 82, issue 4	<input type="checkbox"/>
	9	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce," USENIX Oakland, CA, 11/18/1996	<input type="checkbox"/>
	10	GOLDWASSER, Joan, "Best of the Cash-Back Cards," Kiplinger's Personal Finance Magazine, 04/1999	<input type="checkbox"/>
/BT/	11	KUNTZ, Mary, "Credit Cards as Good as Gold," Forbes, 11/04/1985	<input type="checkbox"/>

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/BT/	12	LAHEY, Liam, "Microsoft Bolsters Rebate Structure," Computer Dealer News, 02/09/2002	<input type="checkbox"/>
	13	LAMOND, "Credit Card Transactions Real World and Online," Copyright 1996	<input type="checkbox"/>
	14	NYMAN, Judy, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer," The Toronto Star, Final Edition, 03/25/1986	<input type="checkbox"/>
	15	OBEL, Michael, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings," Oil & Gas Journal, 09/16/1985	<input type="checkbox"/>
	16	SCHMUCKLER, Eric, "Playing Your Cards Right," Forbes, 12/28/1987	<input type="checkbox"/>
	17	"Core One Credit Union – Discover The Advantage," http://coreone.org/2visa.html , Copyright 2001 (last visited 10/09/2002)	<input type="checkbox"/>
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/BT/	34	Office Action dated 1/29/2008 in JP2003-513257	<input type="checkbox"/>
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